

JCS/TAG  
09/943,905

PATENT APPLICATION  
Attorney's Docket No. 74577-014

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Simon McGuire      CONFIRMATION NO.: 2082  
SERIAL NO.: 09/943,905      GROUP NO.: 3691  
FILING DATE: August 31, 2001      EXAMINER: Clement B. Graham  
TITLE: COMPUTER SYSTEM AND A METHOD FOR MANAGING A  
FINANCIAL TRANSACTION

COMMENTS ON EXAMINER'S STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

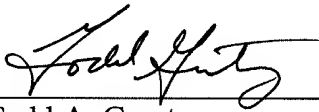
Sir:

Responsive to the Statement of Reasons for Allowance in the Notice of Allowability dated September 7, 2010, the Applicant comments as follows.

The Applicant agrees that claims 1-21 are allowable. To the extent that the Examiner's Statement uses language that does not literally appear in a given one of the claims, the Applicants note that the claim is not limited by such language. Rather, the language of the respective allowed claims speaks for itself. For example, the Statement indicates that the claims are allowable because the prior art fails to teach, or suggest, the limitations of "a computer system..." However, Applicants note that claims 12-18 recite a computerized method and claims 20-21 recite a computer program product.

Date: November 11, 2010

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